

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Case No. 21-20055-CMB

Jason D. Edwards and  
Carrie A. Edwards

Chapter 13

Debtors.

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**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: The Debtors to implement notice(s) of mortgage payment change.
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated February 8, 2021
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtors' plan payments shall be changed from \$1,486.00 to \$1,556.00 per month, effective December 1, 2022; and/or the plan term shall be changed from     months to     months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: M&T (claim no. 24) to govern, following all Notices of Mortgage Payment Changes filed to date, including the one filed on November 1, 2022. In accordance with the most recent payment change, the Creditor will begin receiving monthly payments totaling \$744.71 effective December 1, 2022.


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 18th day of November, 2022

Dated: November 18, 2022

  
United States Bankruptcy Judge **dmr**

Stipulated by:

/s/Matthew M. Herron  
Counsel to Debtor

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

FILED  
11/18/22 2:45 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Jason D. Edwards  
Carrie A. Edwards  
Debtors

Case No. 21-20055-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 18, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jason D. Edwards, Carrie A. Edwards, 1735 Highland Ave, West Mifflin, PA 15122-3902
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
sp	+ Leah Fink, 4411 Stilley Rd, Pittsburgh, PA 15227-1368
15328711	+ North District Credit Union, 4073 Route 8, Allison Park, PA 15101-3001
15328712	+ North Districts Community, 5321 William Flynn Highway, Credit Union, Gibsonia, PA 15044-9639
15328721	+ TD Bank, N.A., 222 N. LaSalle Street, Suite 1600, Chicago, IL 60601-1112
15337039	+ Weltman, Weinberg & Reis Co., LPA, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 19 2022 00:01:07	Ally Bank Lease Trust - Assignor to Vehicle Asset, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Nov 18 2022 23:54:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	Email/Text: ECMCBKNotices@ecmc.org	Nov 18 2022 23:53:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 19 2022 00:00:53	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 19 2022 00:00:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15337011	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 19 2022 00:00:53	Ally Bank Lease Trust, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
15330888	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 19 2022 00:00:53	Ally Bank Lease Trust c/o AIS Portfolio Services., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15328697	+ Email/Text: ally@ebn.phinsolutions.com	Nov 18 2022 23:53:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
15328698	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:00:54	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15328699	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2022 00:00:39	Capital One Bank USA N.A., P.O. Box 85015, Richmond, VA 23285-5075
15328701	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2022 00:01:06	Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075
15331474	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2022 00:01:06	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

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			28272-1083
15328700	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2022 00:00:39	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15350355	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:01:08	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15337016	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:00:42	Citibank, NA, 701 East 60th Street N., Sioux Falls, SD 57104-0432
15328702	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2022 23:53:00	Comenity Capital Bank/Big Lots Credit Ca, P.O. Box 182120, Columbus, OH 43218-2120
15328703	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2022 23:53:00	Comenity/Hot Topic, P.O. Box 182789, Columbus, OH 43218-2789
15328704	Email/Text: mrdiscen@discover.com	Nov 18 2022 23:53:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15330067	Email/Text: mrdiscen@discover.com	Nov 18 2022 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15393887	Email/Text: ECMCBKNotices@ecmc.org	Nov 18 2022 23:53:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15341755	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 19 2022 00:00:39	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15328705	+ Email/Text: bnc-bluestem@quantum3group.com	Nov 18 2022 23:54:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15328706	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Nov 18 2022 23:53:00	HSBC Bank USA, P.O. Box 4657, Carol Stream, IL 60197-4657
15328707	+ Email/Text: PBNCNotifications@perituservices.com	Nov 18 2022 23:53:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15342682	Email/PDF: resurgentbknofications@resurgent.com	Nov 19 2022 00:00:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15328708	+ Email/PDF: gecsedl@recoverycorp.com	Nov 19 2022 00:01:06	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
15351595	Email/Text: camanagement@mtb.com	Nov 18 2022 23:53:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15337024	Email/Text: camanagement@mtb.com	Nov 18 2022 23:53:00	M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
15336853	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 18 2022 23:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15330802	Email/PDF: pa_dc_claims@navient.com	Nov 19 2022 00:00:53	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15328710	+ Email/PDF: pa_dc_claims@navient.com	Nov 19 2022 00:01:07	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
15328709	Email/PDF: pa_dc_claims@navient.com	Nov 19 2022 00:00:39	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15330691	+ Email/Text: bncnotifications@pheaa.org	Nov 18 2022 23:53:00	Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
15337029	+ Email/Text: paul@ndcupa.org	Nov 18 2022 23:53:00	North Districts Community CU, 5321 William Flynn Highway, Credit Union, Gibsonia, PA 15044-9639
15339930	+ Email/Text: BKRMailOps@weltman.com	Nov 18 2022 23:54:00	North Districts Community Credit Union, c/o Weltman Weinberg and Reis Co LPA, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829

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15509071	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 19 2022 00:00:53	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15346931	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 19 2022 00:01:07	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15349599	Email/Text: bnc-quantum@quantum3group.com	Nov 18 2022 23:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15349600	Email/Text: bnc-quantum@quantum3group.com	Nov 18 2022 23:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15328714	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:38	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15328715	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:52	SYNCB/Care Credit, C/O PO Box 965036, Orlando, FL 32896-5036
15328716	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:39	SYNCB/JC Penneys, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15328718	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:52	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15328717	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:38	SYNCB/PayPal Credit Card, P.O. Box 965005, Orlando, FL 32896-5005
15328713	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:38	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
15344731	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:38	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15329093	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:01:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15328719	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 19 2022 00:00:53	TBOM/OLLO Card Services, P.O. Box 9222, Old Bethpage, NY 11804-9222
15328720	Email/Text: bncmail@w-legal.com	Nov 18 2022 23:53:00	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15328722	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:01:08	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15337012	*+	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15337013	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA N.A., P.O. Box 85015, Richmond, VA 23285-5075
15337015	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075
15337014	*	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15337017	*+	Comenity Capital Bank/Big Lots Credit Ca, P.O. Box 182120, Columbus, OH 43218-2120
15337018	*+	Comenity/Hot Topic, P.O. Box 182789, Columbus, OH 43218-2789
15337019	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15337020	*+	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15337021	*+	HSBC Bank USA, P.O. Box 4657, Carol Stream, IL 60197-4657
15337022	*+	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15337023	*+	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914

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15337026	*+	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
15337025	*	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15337027	*+	North District Credit Union, 4073 Route 8, Allison Park, PA 15101-3001
15337028	*+	North Districts Community, 5321 William Flynn Highway, Credit Union, Gibsonia, PA 15044-9639
15337031	*	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15337032	*+	SYNCB/JC Penneys, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15337034	*+	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15337033	*	SYNCB/PayPal Credit Card, P.O. Box 965005, Orlando, FL 32896-5005
15337030	*	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
15337035	*+	TBOM/OLLO Card Services, P.O. Box 9222, Old Bethpage, NY 11804-9222
15337036	*	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15337037	*+	TD Bank, N.A., 222 N. LaSalle Street, Suite 1600, Chicago, IL 60601-1112
15337038	*+	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 1 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Matthew M. Herron	on behalf of Joint Debtor Carrie A. Edwards mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Debtor Jason D. Edwards mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7